
For more information, visit www.ohracollectief.nl
Our healthcare insurance

You know exactly what you want and don’t want in a health insurance policy. No fuss or small print, we want to make it as easy as possible for you. It’s what we call ‘Insurance without Red Tape.’ You get an insurance policy that is truly worthwhile for you. In this brochure, you will read all about our health insurance. OHRA health insurance offers you excellent service, straightforward terms and conditions, and a competitive premium. Taking out a health insurance policy couldn’t be easier, you can do it yourself online.

It’s what we call ‘Insurance without Red Tape’

No fuss or small print, we want to make it as easy as possible for you:

- New: Fysio Meeneemservice.
- Always free to make your own healthcare choices.
- We will always accept you and there’s nog waiting period.
- Urgent healthcare are abroad is covered.
The OHRA health insurance

With OHRA, your healthcare insurance is properly arranged. You have basic insurance which covers, for example, your general practitioner, the hospital, medication and maternity care. Additionally, you can choose from various types of supplementary insurance, including supplementary dental insurance. The OHRA health insurance is a refund policy. This means that you yourself choose which doctor, hospital or physical therapist you want to treat you. OHRA has made agreements on rates with many healthcare providers. In most cases your healthcare provider will send the invoice directly to OHRA. OHRA reimburses the invoice you receive from your healthcare provider in full. If OHRA does not have an agreement with the healthcare provider you visit, we reimburse the amount of the bill occasionally we get a bill from a health care provider that is unreasonably high. The law states that we can not reimburse this bill. Fortunately, this almost never happens.
Basic insurance
The basic insurance is the same for all healthcare insurers. The government decides what the basic insurance must cover and it includes:

The government decides what the basic insurance must cover and it includes:

- General practitioner.
- Hospital.
- Physiotherapy for chronic complaints that are included on the list prepared by the government.
- Medication according to the preference policy. In order to keep the healthcare costs as low as possible, we cover the costs of the least expensive variant of your medication.
- Maternity care. You must pay a personal contribution.
- Medical devices, for example hearing aids. You must pay a personal contribution for some medical aids.

Which costs are not reimbursed under the basic health insurance scheme?

- Physiotherapy for non-chronic complaints that are not included on the list prepared by the government.
- Personal contribution for maternity care.
- Spectacles, contact lenses and eye laser treatment for persons aged 18 and older.
- Alternative therapies, such as acupuncture.
- The cost of dental treatment for persons aged 18 and older.
- Orthodontics.
- Extra costs you incur for urgent medical care abroad.
- Contraceptives (pill/coil/pessary) from the age of 21.
- Courses and exercise programmes (i.e. first aid, weight management in the event of obesity, etc).
**Excess**
Everyone from the age of 18 has a mandatory annual excess of € 385 in 2021. This amount is set by the government. This means that you must pay the first € 385 yourself. The excess only applies to those costs covered under the basic health insurance scheme.

The following are excluded from this:

- Care provided by your GP.
- Costs of registering with the GP per quarter.
- Obstetric care.
- Maternity care.
- Healthcare costs and dental treatment costs for children up to the age of 18.
- Nursing and care provided by community nurses.
- Travel expenses and follow-up checks for organ donors, up to 13 weeks after donation.

The excess does not apply to supplementary insurance policies. You can also choose to increase your excess. Your premium will then be reduced. You can increase your excess by € 100, € 200, € 300, € 400 or € 500. Visit [www.ohracollectief.nl](http://www.ohracollectief.nl) to calculate how much your premium will be with a higher excess.

**Spread out payment of excess**
If you are expecting healthcare costs and you would rather not pay the mandatory excess of € 385 all at once, OHRA gives you the option of paying this amount in ten monthly instalments of € 38.50 in advance. If you have not used all your excess, we will refund the overpaid amount during the first quarter of 2022.
Basic insurance covers a large percentage of care, but not everything. That is why OHRA has various types of supplementary insurance. There is always a supplementary insurance to suit your situation.

<table>
<thead>
<tr>
<th>Supplementary Insurances</th>
<th>Sterk</th>
<th>Aanvullend</th>
<th>Extra Aanvullend</th>
<th>Uitgebreid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency treatment abroad</td>
<td>Supplement up to 100%</td>
<td>Supplement up to 100%</td>
<td>Supplement up to 100%</td>
<td>Supplement up to 100%</td>
</tr>
<tr>
<td>Physiotherapy and remedial therapy treatments</td>
<td>9</td>
<td>9</td>
<td>9</td>
<td>18</td>
</tr>
<tr>
<td>Alternative therapies and medicines</td>
<td>X</td>
<td>€ 200 max. € 40 per day</td>
<td>€ 350 max. € 40 per day</td>
<td>€ 500 max. € 40 per day</td>
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<tr>
<td>Orthodontics up to the age of 18</td>
<td>X</td>
<td>X</td>
<td>75% up to a maximum of € 1000</td>
<td>75% up to a maximum of € 2000</td>
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<tr>
<td>Contraceptives</td>
<td>X</td>
<td>21 years old and up € 200</td>
<td>21 years old and up € 200</td>
<td>21 years old and up € 200</td>
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<tr>
<td>Arch supports</td>
<td>X</td>
<td>X</td>
<td>€ 100</td>
<td>€ 150</td>
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<tr>
<td>Glasses, contact lenses and laser eye treatment</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>€ 75 once every two years</td>
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</tbody>
</table>
OHRA Zorgverzekerd op Reis
Do you want carefree traveling? The basic insurance often does not or not completely cover the costs for emergency healthcare treatment abroad. That is why we have OHRA Zorgverzekerd op Reis. A separate module, to cover the costs for emergency treatment abroad in addition to your basic insurance.

Choose the right package
With the OHRA Package Comparer you can see the coverage of our supplementary insurance at a glance. You will immediately know where you stand. You can find the Package Comparer and more information on our supplementary insurances [www.ohracollectief.nl](http://www.ohracollectief.nl).

**NEW**

**PHYSIO. CARRY OVER.**
Do you always have physiotherapy treatment sessions left over at the end of the year? With our new Fysio Meeneemservice, you can carry over as many as nine physiotherapy treatment sessions to the next year. This will cost you a maximum of €1,50 per month. For more information, terms and conditions, go to [www.ohra.nl/fysiomeeneemservice](http://www.ohra.nl/fysiomeeneemservice).
Dental insurances

A large percentage of dental costs for children and young people up to 18 years of age are covered in the basic insurance package. Would you like dental coverage for people over the age of 18? Choose OHRA TandenGaaf or OHRA Tand Sterk supplementary dental insurance.

OHRA TandenGaaf dental insurance

OHRA TandenGaaf insurance covers a wide range of treatments by the dentist, dental hygienist and prosthodontist, including crowns, bridges, implants and technical costs. Teeth whitening treatments, orthodontics and subscription fees for the dentist are not covered by this insurance. OHRA TandenGaaf enables you to set the maximum coverage that we pay for your dental costs each year yourself. You can choose coverage of € 250 or € 500. A higher amount means a higher premium. We cover your dental expenses until your maximum coverage has been reached.

OHRA Tand Sterk

OHRA Tand Sterk covers 75% up to a maximum amount of € 250 per year.

Applies to the following treatments by a dentist and/or dental hygienist:

• Dental check-up
• Fillings
• Teeth cleaning
• X-ray
• Root canal treatment
• Anaesthetics

What treatments are covered?

It is good to know which dental treatments are covered. Would you like to know exactly which treatments we pay for you under OHRA TandenGaaf and OHRA Tand Sterk? Use the OHRA Vergoedingenwijzer (OHRA Coverage Guide) on the internet. Enter a search term, such as ‘teeth extraction’ or ‘plaque removal’.
What treatments are not covered?
OHRA TandenGaaf and OHRA Tand Sterk do not cover treatments by an orthodontist. Would you like us to cover treatments by an orthodontist? If so, you will need supplementary insurance. Teeth whitening treatments and subscription fees for the dentist are not covered.

OHRA TandenGaaf and OHRA Tand Sterk do not have an excess.

What is covered?
If you want to know what is covered if you need treatment, the OHRA Vergoedingenwijzer (OHRA Coverage Guide) gives you quick and clear answers to important questions, such as:

Answers to important questions, such as:

• What exactly is covered and what is not?
• Do I have to pay a personal contribution?
• Do the costs count towards the excess?
• Which healthcare provider can I go to?
• Do I need permission from OHRA prior to treatment?

How does it work?
Go to www.ohra.nl/vergoedingenwijzer. Enter a search term, such as acupuncture, or search the alphabetical list. You will then see the amount that we cover. You will also see whether you need to ask OHRA for prior permission. This is how you can avoid unexpected surprises.

What should a treatment cost?
How do we determine what a medical examination or treatment should cost? Or what the cost of transport should be? The OHRA Zorgverzekering gives you free choice of healthcare. You choose your own healthcare provider. If you visit a healthcare provider with whom OHRA does not have an agreement, we reimburse the amount of the bill occasionally we get a bill from a health care provider that is unreasonably high. The law states that we can not reimburse this bill. Fortunately, this almost never happens.

In all cases the person providing treatment and/or the care institution must comply with OHRA’s conditions.
Sometimes specific rules apply to reimbursements. The main rules are:

**Do we cover your physiotherapy?**
Are you receiving physiotherapy or remedial therapy? If so, you must pay for the first twenty treatments yourself. We will pay for the 21st treatment and any subsequent treatments. This applies to chronic complaints that are included on the list prepared by the government. In that case, the costs will be reimbursed under the basic insurance package. You can find the list at [www.ohra.nl/vergoedingenwijzer](http://www.ohra.nl/vergoedingenwijzer).

For children up to the age of 18, we will pay for the first nine treatments. This is included in the basic insurance package. If the complaints have not responded to treatment, we will pay for a maximum of nine further treatments. If the complaints are chronic complaints included on the list prepared by the government, OHRA will reimburse all the costs. You can take out supplementary insurance that suits your specific needs if you want greater coverage or if your complaint is not on the government list.

**Do we cover your medications?**
This is often the case. For some medication you will have to pay a personal contribution, or you may have to ask prior permission from OHRA. Sometimes we only pay for medications from certain manufacturers. For example, this applies to medications to lower cholesterol. OHRA has established some rules in this regard. We reimburse the costs of medications based on the preference policy. In order to keep the healthcare costs as low as possible, we cover the costs of the least expensive variant of your medication.

The government has liberalized the price of all medications. This means that pharmacists themselves may determine what they charge for medications or for personal advice.
Will we reimburse you for healthcare abroad?
Do you need healthcare abroad? If so, we will pay up to the maximum amount that the healthcare would have cost in the Netherlands. If you know in advance that you will be admitted to a hospital abroad, for example because you are travelling to another country specifically for treatment, you will need our prior permission or you will not receive any reimbursement.

Do you want to have full coverage for emergency medical care abroad? Then it would be wise to take out supplementary insurance.

Mijn OHRA Zorgverzekering

It is easy to take care of the administration for your OHRA Zorgverzekering using Mijn OHRA Zorgverzekering. This is an online policy folder where your details are organized conveniently. You can send in changes, submit invoices from your care provider electronically, track the status of your claims and see what is reimbursed at a single glance, wherever and whenever you wish.

Secure login
You can do this with the DigiD app with your DigiD login code with SMS control. Download the DigiD app from activate log in with SMS check in your DigiD account if you are not yet using it. You can find more information on the DigiD site. Because logging in is only possible with this SMS check, you can only log in to My OHRA Healthcare Insurance if you have a (mobile) tablet phone at hand. Don’t have a cell phone? No problem: you can receive a spoken text message on your fixed telephone number!

Simple declarations
You can send your declaration to OHRA simply by using Mijn OHRA Zorgverzekering or the OHRA App by submitting the declaration after making a scan or digital photo of the bill.

Status of your declaration
Mijn OHRA Zorgverzekering gives you immediate access to the status of your declaration. Has OHRA received your declaration? Will the declaration be reimbursed? Mijn OHRA Zorgverzekering gives you an answer immediately.

Status of maximum reimbursements
Do you wish to know how much you can still be reimbursed? You can check the status of your maximum reimbursements in Mijn OHRA Zorgverzekering. You will find an overview here of your reimbursements for physiotherapy, spectacles and contact lenses, alternative care, orthodontic and dental treatment.
Submitting changes
You can quickly and easily change your personal details and those of your family. Do you wish to co-insure a member of your family? Will you be moving house shortly? Or do you wish to submit another bank account number? Changes can be submitted via Mijn OHRA Zorgverzekering, even outside office hours.

Digital mail
You will receive your policy by post once. After receiving your policy, you will receive all correspondence digitally. You will then receive an e-mail from us that mail is ready for you in Mijn OHRA Zorgverzekering. You can view your mail there. Your mail will also be saved automatically. This way you can easily keep all information about your health insurance together. Do you still want to continue to receive all correspondence on paper? Then you can do this easily in Mijn OHRA Zorgverzekering.

Extra benefits
As well as free choice of healthcare, OHRA health insurance offers other benefits, including:

Discounts on products and services
OHRA health insurance offers you discounts on products and services that help you keep fit and healthy. You can get discounts on products and services for exercise, prevention, treatments, medical aids and relaxation. All healthcare benefits are offered directly by our partners and so they do not affect the amount of your premium. A full list of benefits can be found on www.ohra.nl/korting.

There are various ways of getting a discount on your OHRA premium:

• Group discount
  We have arrangements with many employers, associations, senior citizens’ associations, housing associations, retail chains and other organizations through which you can get a discount on your OHRA Zorgverzekering. There is more information on www.ohracollectief.nl.

• Discount if you pay quarterly or annually
  You normally pay your healthcare insurance premium monthly. If you prefer to pay each quarter you will receive a 0.5% discount. If you pay per year you will receive a 2% discount.
Free OHRA Gezond supplementary module

We think it is important that you should look after your health and have a healthy lifestyle and so you will receive the OHRA Gezond module free with our basic insurance. This module covers a sports-medical advice, coverage for health courses and exercise programs, compensation for preventive examinations and a follow-up visit for the Persoonlijke Gezondheidscheck.

Arrange your healthcare insurance immediately?

Visit www.ohracollectief.nl. You can also immediately calculate your premium and take out your OHRA Zorgverzekering here.